

Wednesday, September 16, 2009
Sara Howard (314) 962-1523
Jim Hubbard (202) 225-2671

New State, National Data Highlights Urgent Need for Health Reform

(WASHINGTON) - Two new reports released yesterday and today provide new evidence that the rising cost of health care continues to dramatically outpace inflation, resulting in fewer and fewer families in Missouri able to find quality, reliable coverage they can afford.

"Rising health care costs are devastating American families and businesses," said Congressman Russ Carnahan (MO-3).

"Doing nothing is simply not an option. We can and must act now to lower costs, increase choice and competition, put doctors and patients back in charge, and put stable, secure health care back within reach for all Americans."

Yesterday, the Kaiser Family Foundation released a [new survey](#) indicating that the cost of family premiums have risen to \$13,375 per year, with employees paying an average of \$3,515 and employers paying \$9,860. The KFF study went on to note that premiums have gone up a total of 131 percent over the last 10 years, far more rapidly than workers' wages (up 38 percent) or inflation (up 28 percent) during the same time period.

A new analysis of 2008 census figures released today by the Department of Health and Human Services provides a more detailed snapshot of what these rising costs mean for families, businesses and taxpayers here in Missouri:

- **The number of uninsured in Missouri has increased** from 524,000 in 2001 to 739,000 in 2008. The percent of non-elderly adults without insurance increased from 13.5% to 17.5%.
- **More employers are dropping coverage for their workers.** The percentage of people

with employer-based coverage decreased from 77.3% in 2001 to 68.4% in 2008.

- **More workers are being left without protection from health care costs.** In 2008, 451,000 workers in Missouri had no health coverage. And the proportion of workers from Missouri without insurance has increased, from 12.6 % in 2001 to 15.8% in 2008.

- **The problem of the uninsured is a problem that crosses income brackets.** With an additional 32,000 people from high-income households losing coverage in 2008, everyone in Missouri is vulnerable to losing health insurance.

"We cannot let this moment pass us by. If the special interests and political gamesmen block health insurance reform, costs will continue to *rise out of control, millions more Americans will lose their coverage, and businesses will find it impossible to compete in the global market,*" *said Carnahan.*
"The American people need - and deserve - common-sense solutions."

Health insurance reform will restore security and stability for all Americans, whether or not they currently have health coverage, giving them the peace of mind that they can keep the care they like and never be denied the care they need.

In Missouri, Health Insurance Reform Will:

LOWER COSTS

- Reduce out-of-pocket costs by preventing insurance companies from placing annual or lifetime caps on the coverage you receive. Insurance companies will also have to abide by yearly limits on how much they can charge for out-of-pocket expenses, helping Missouri families struggling under the burden of high health care expenses
- End the hidden tax that providers pass on to families in order to cover the cost of uncompensated care. Right now, providers in Missouri lose over \$1.7 billion in bad debt which often gets passed along to families in the form of a hidden premium "tax".
- Make it easier for Small Businesses to Afford Coverage. 88,302 employers in Missouri are small businesses. With tax credits and a health insurance exchange where they can shop for health plans, insurance coverage will become more affordable for them.

INCREASE CHOICES

- Increase stability and security by ensure that you won't lose your coverage if you lose your job, switch jobs, move or get sick, and will strengthen our system of employer-based health insurance, helping an additional 59,200 people in Missouri potentially get insurance through their work
- End discrimination for pre-existing conditions. 9% of people in Missouri have diabetes and 29% have high blood pressure - two conditions that insurance companies routinely use as a reason to deny you health insurance. Health insurance reform will prevent insurance companies from denying coverage based on your health, and it will end discrimination that charges you more if you're sick or a woman.
- Put families back in charge by creating a health insurance exchange that lets you easily compare insurance prices and health plans and decide which quality affordable option is right for you and your family. These will help the 750,200 uninsured Missourians as well as the 321,800 Missourians who currently purchase insurance in the individual market.

- Guarantee Choices. The largest health insurer in Missouri holds almost half (49%) of the market, which limits the choices that you have for finding coverage. With a competitive public insurance option, you will have more choices and increased competition that holds insurance companies accountable.

INCREASE QUALITY

- Preventative care. 39% of Missouri residents have not had a colorectal cancer screening, and 23% of women have not had a mammogram in the past 2 years. By requiring health plans to cover preventive services for everyone, investing in prevention and wellness, and promoting primary care, health insurance reform will work to create a system that prevents illness and disease instead of just treating it when it's too late and costs more.

- Improve care for children and seniors. 25% of children in Missouri have not visited a dentist in the past year, and 31% of seniors did not receive a flu vaccine. Health reform will ensure coverage for kids' dental, vision, and hearing needs, and will promote quality coverage for America's seniors, including recommended immunizations.

*(all above stats above can be found
[here](#)
)*

###